

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-16085-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alan Houghton
137 Richard Street
Brick, NJ 08724

Carrie Houghton
137 Richard Street
Brick, NJ 08724

Social Security No.:

xxx-xx-1182

xxx-xx-8311

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/21/24
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 18, 2024
JAN: mmf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 18, 2024

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684
520301239	Raymour & Flanigan, PO Box 33802, Detroit, MI 48232-5802

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 18 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520301219	+ Email/Text: ally@ebn.phinsolutions.com	Jun 18 2024 20:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
520301220	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 18 2024 20:35:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520301223	Email/Text: BKBCNMAIL@carringtonms.com	Jun 18 2024 20:35:00	Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074
520301222	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2024 20:39:07	Best Buy, PO Box 183195, Columbus, OH 43218
520301224	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2024 20:36:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520301229	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 18 2024 20:36:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520301226	+ Email/Text: mrdiscen@discover.com	Jun 18 2024 20:35:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301228	+ Email/Text: mrdiscen@discover.com	Jun 18 2024 20:35:00	Discover Financial Services, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520301230	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 18 2024 20:36:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
520301231	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2024 20:39:04	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520301232	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 18 2024 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520301233	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 18 2024 20:39:26	JPMCB Card, PO Box 15298, Wilmington, DE 19850
520301237	+ Email/Text: M74banko@mercedes-benz.com	Jun 18 2024 20:35:00	Mercedes Benz Financial, Attn: Bankruptcy, PO

District/off: 0312-3

User: admin

Page 2 of 3

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520301238	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2024 20:39:03	Box 685, Roanoke, TX 76262-0685
520301240	+ Email/Text: bankruptcy@savit.com	Jun 18 2024 20:37:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
520301242	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2024 20:51:34	SAVIT, 46 W Ferris Street, East Brunswick, NJ 08816-2159
520301241	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2024 20:39:30	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
520301243	Email/Text: bncmail@w-legal.com	Jun 18 2024 20:36:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
520301244	Email/Text: bknotice@upgrade.com	Jun 18 2024 20:35:00	Target, PO Box 660170, Dallas, TX 75266-0170
520301245	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2024 20:51:15	Upgrade Inc, Attn: Bankruptcy, 275 Battery Street 23rd Floord, San Francisco, CA 94111
520301236	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 18 2024 20:35:00	Venmo, PO box 71718, Philadelphia, PA 19176-1718
			kohls/capone, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520301221	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520301225	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520301227	*+	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301234	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850
520301235	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
James J. Cerbone	on behalf of Joint Debtor Carrie Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

District/off: 0312-3

User: admin

Page 3 of 3

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James J. Cerbone

on behalf of Debtor Alan Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4